

UNITED STATES BANKRUPTCY COURT
Northern District of California (San Jose)

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/28/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Pedro Juan Perez
aka Pedro Juan
476 MalaBar Drive
San Jose, CA 95127

Lydia Marie Robles
aka Lydia Robles
476 MalaBar Drive
San Jose, CA 95127

Case Number:
08-52078

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-1670
xxx-xx-7633

Attorney for Debtor(s) (name and address):

Ronald Wilcox
Law Offices of Ronald Wilcox
2160 The Alameda 1st Fl. #F
San Jose, CA 95126
Telephone number: (408) 296-0400

Bankruptcy Trustee (name and address):

Suzanne Decker
1271 Washington Ave. #318
San Leandro, CA 94577
Telephone number: (510) 483-4334

Meeting of Creditors

Date: **May 29, 2008**

Time: **11:30 AM**

Location: **U.S. Federal Bldg., 280 S 1st St. #130, San Jose, CA 95113**

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 7/28/08

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

280 South First Street
Room 3035
San Jose, CA 95113
Telephone number: 408-535-5118

For the Court:

Clerk of the Bankruptcy Court:
Gloria L. Franklin

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 4/29/08

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
--- Refer to Other Side for Important Deadlines and Notices ---	

CERTIFICATE OF SERVICE

District/off: 0971-5
Case: 08-52078User: ec
Form ID: B9APage 1 of 3
Total Served: 126

Date Rcvd: Apr 29, 2008

The following entities were served by first class mail on May 01, 2008.

db +Pedro Juan Perez, 476 MalaBar Drive, San Jose, CA 95127-3112
jdb +Lydia Marie Robles, 476 MalaBar Drive, San Jose, CA 95127-3112
aty Ronald Wilcox, Law Offices of Ronald Wilcox, 2160 The Alameda 1st Fl. #F,
San Jose, CA 95126
tr +Suzanne Decker, 1271 Washington Ave. #318, San Leandro, CA 94577-3646
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
smg Secretary of The Treasury, 15th and Pennsylvania Ave. NW, Washington, DC 20220-0001
smg +State Board of Equalization, Attn: Special Procedures Section, MIC:55, P.O. Box 942879,
Sacramento, CA 94279-0001
ust Office of the U.S. Trustee / SJ, U.S. Federal Bldg., 280 S 1st St. #268,
San Jose, CA 95113-3004
9253753 +A National Collection Agency, 270 Spagnoli Road, Suite 111, Melville, NY 11747-3515
9253755 ACS, PO Box 7051, Utica, NY 13504-7051
9253756 +ACS/SUNTRUST BANK, 501 Bleecker Street, Utica, NY 13501-2401
9253772 AT&T Wireless, PO Box 2667, Houston, TX 77252-2667
9253754 +Academy Collection Service, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3294
9253757 Advanta, PO Box 8088, Philadelphia, PA 19101-8088
9253758 Advanta Bank Corp., PO Box 30715, Salt Lake City, UT 84130-0715
9253759 +Aladdin Bail Bonds, 25 E. Hedding Street, San Jose, CA 95112-4910
9253760 +Allied Interstate Inc., PO Box 361774, Columbus, OH 43236-1774
9253761 +Allied Interstate, Inc., 3000 Corporate Exchange Dr., 5th Floor, Columbus, OH 43231-7723
9253763 +American Agencies, PO Box 2829, Torrance, CA 90509-2829
9253764 +American Consolidebt Inc., 918 Jericho Turnpike, Huntington Station, NY 11746-7507
9253765 +American Express, PO Box 981537, El Paso, TX 79998-1537
9253774 +Bad Boys Bail Bonds, 1299 N. 1st Street, San Jose, CA 95112-4708
9253778 Bennett & DeLoney, PC, PO Box 190, Midvale, UT 84047-0190
9253779 C.C.S., Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
9253780 +CA Emergency Physicians, 1601 Cummins Dr. STE D-54, Modesto, CA 95358-6405
9253795 +CIR Law Offices, 8031 Linda Vista Road, San Diego, CA 92111-5108
9253801 CRA Security Systems, PO Box 67555, Harrisburg, PA 17106-7555
9253781 +California Student AID, PO Box 419032, Rancho Cordova, CA 95741-9032
9253782 +Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
9253788 +Cavalry Portfolio Service, PO Box 27288, Tempe, AZ 85285-7288
9253789 +Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285-7288
9253790 +Cavalry Portfolio Services, LLC, PO Box 1017, Hawthorne, NY 10532-7504
9253791 +Chase N.A., 100 Duffy Ave., Hicksville, NY 11801-3636
9253792 Checkcare Systems of San Francisco, PO Box 21546, Concord, CA 94521-0546
9253793 Chevron, PO Box 2001, Concord, CA 94529-0001
9253794 Chevron USA, PO Box 5010, Concord, CA 945240010
9253797 +Collectcorp Corporation, 300 International Dr. Suite 100, Williamsville, NY 14221-5783
9253798 Collectcorp Corporation, PO Box 3196, Buffalo, NY 14240-3196
9253799 +Continental Credit Control, 22 N. Milpas Street STE C, Santa Barbara, CA 93103-3300
9253800 +County of Santa Clara, 2645 Zanker Road, San Jose, CA 95134-2107
9253804 +Credit Collection Services, Two Wells Avenue, Dept. 9134, Newton, MA 02459-3208
9253803 +Credit Collection Services, Two Wells Ave., Newton, MA 02459-3246
9253805 Credit Protection Association, 1355 Noel Road, Suite 2100, Dallas, TX 75240
9253806 +Department of Child Support Services, PO Box 419064, Mail Station 10,
Rancho Cordova, CA 95741-9064
9253807 +Diamond Resorts, 3745 Las Vegas Blvd. South, Las Vegas, NV 89109-4308
9253808 Diamond Resorts, PO Box 60708, Los Angeles, CA 90060-0708
9253810 Disneys Wonderful World of Reading, PO Box 6001, Jefferson City, MO 65102-6001
9253809 +Disneys Wonderful World of Reading, 2931 East McCarty Street, Jefferson City, MO 65101-4431
9253812 +ER Solutions, Inc., 500 SW 7th Street #A100, PO Box 9004, Renton, WA 98057-9004
9253811 +Enhanced Recovery Corp., 10550 Deerwood Park Blvd., Suite 600, Jacksonville, FL 32256-2811
9253813 Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
9253814 First National Bank of Omaha, PO Box 3331, Omaha, NE 68103-0331
9253815 +First North American National Bank, c/o Circuit City, PO Box 100043,
Kennesaw, GA 30156-9243
9253816 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
9253817 +General Revenue, 8320 Craid Street, Indianapolis, IN 46250-3593
9253819 General Revenue Corp., PO Box 6138, Indianapolis, IN 46206-6138
9253818 General Revenue Corp., PO Box 495933, Cincinnati, OH 45249-5933
9253820 Genesis Financial Solution, PO Box 4865, Beaverton, OR 970764865
9253821 +Hilco Receivables LLC, 5 Revere Drive, Northbrook, IL 60062-1566
9253822 I.C. Systems, Inc., 444 Highway 96 East, PO Box 64437, St. Paul, MN 55164-0437
9253823 +JBC Legal Group, P.C., 2 Broadway Street 6th Floor, Bloomfield, NJ 07003-2547
9253824 +Kaiser Permanente, File 55571, Los Angeles, CA 90074-0001
9253825 +Lake Valley Retrievals, Inc., PO Box 232339, San Diego, CA 92193-2339
9253826 +Law Offices of Bennett & Deloney, PO Box 217, Midvale, UT 84047-0217
9253827 +Lenahan Law Office, PO Box 990, Buffalo, NY 14207-0990
9253835 MBNA, PO Box 15027, Wilmington, DE 19850-5027
9253836 MBNA, PO Box 15102, Wilmington, DE 19886-5102
9253837 +MCI, Consumer Markets, PO Box 4450, Brideton, MO 63044-0450
9253838 MCI, PO Box 52252, Phoenix, AZ 85072-2252
9253841 +Midland Credit Management, Dept. 12421, PO Box 1259, Oaks, PA 19456-1259
9253842 Money Control, 7891 Mission Grove Parkway, Suite A, Riverside, CA 92508-6004
9253843 +Murphy-Martin Recovery, Inc., 306 E. Tyler Street, Suite 400, Tampa, FL 33602-3840
9253845 +NCA, 2214 Arden Way #321, Sacramento, CA 95825-3302
9253846 +NCA Financial Services, Inc., 1731 Howe Ave. #254, Sacramento, CA 95825-2209
9253847 +NCO FIN/22, 507 Prudential Rd., Horsham, PA 19044-2308
9253849 +NCO Financial Group, 507 Prudential Rd., Horsham, PA 19044-2368
9253851 +NCO Financial Systems, Inc., 10540 White Road, #250, Rancho Cordova, CA 95670-6094

9253852 +NCO Financial Systems, Inc., PO Box 15618, Dept. 35, Wilmington, DE 19850-5618
9253844 +National Enterprise Systems, 29125 Solon Rd., Solon, Ohio 44139-3442
9253853 North Shore Agency, PO Box 8901, Westbury, NY 11590-8901
9253854 +Northland Group, PO Box 390846, Edina, MN 55439-0846
9253861 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Assoc., 120 Corporate Blvd. Ste 100,
Norfolk, VA 23502-4962)
9253862 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Assoc., 120 Corporate Blvd. Ste 100,
Norfolk, VA 23502-4962)
9253855 Pacific Bell, Payment Center, Sacramento, CA 95887-0001
9253856 Palisades, 210 Sylvan Ave., Englewood Cliffs, NJ 07632-2524
9253857 +Palisades Collection LLC, 210 Sylvan Ave., Englewood, NJ 07632-2524
9253858 Palmer, Reifler & Associates, PO Box 607774, Orlando, FL 32860-7774
9253859 +Palmer, Reifler & Associates, P.A., 1900 Summit Tower Blvd., Suite 820,
Orlando, FL 32810-5951
9253860 Plaza Recovery Associates, PO Box 18008, Hauppauge, NY 11788-8808
9253863 +Portfolio Recovery Associates, LLC, Dept. 922, PO Box 4115, Concord, CA 94524-4115
9253864 Retail Services/Household, c/o Yamaha, PO Box 60107, City of Industry, CA 91716-0107
9253865 Retailers National Bank, c/o Mervyns PO Box 59280, Minneapolis, MN 55459-0280
9253866 Riddle & Associates, PC, PO Box 1187, Sandy, UT 84091-1187
9253867 +Ross & Newman, 918 Jericho Turnpike, Suite 10, Huntington Station, NY 11746-7507
9253868 +Santa Clara Child Support Services, 2851 Junction Ave., San Jose, CA 95134-1910
9253869 +Santa Clara County FCU, 852 N 1st Street, San Jose, CA 95112-6370
9253870 +Shekinah, Inc., 2120 Main Street, Suite 220, Huntington Beach, CA 92648-7454
9253873 +Taylor Gordon Law Group, 999 Bayhill Drive, Suite 160, San Bruno, CA 94066-3071
9253876 +Transworld Systems, Inc., 5880 Commerce Blvd., Rohnert Park, CA 94928-1644
9253877 Unifund, 10625 Techwood Circle, Cincinnati, OH 45242-2846
9253879 +Western Dental Services, Inc., 1871 Camden Ave., San Jose, CA 95124-2945

The following entities were served by electronic transmission on Apr 30, 2008.

tr +EDI: QSDECKER.COM Apr 30 2008 06:44:00 Suzanne Decker, 1271 Washington Ave. #318,
San Leandro, CA 94577-3646
smg EDI: CALTAX.COM Apr 30 2008 06:44:00 CA Franchise Tax Board, Attn: Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
9253773 EDI: CINGMIDLAND.COM Apr 30 2008 06:43:00 AT&T Wireless, PO Box 8229,
Aurora, IL 60572-8229
9253766 +EDI: ARROW.COM Apr 30 2008 06:44:00 Arrow Financial Services, 5996 W. Touhy Ave.,
Niles, IL 60714-4610
9253767 +EDI: ACCE.COM Apr 30 2008 06:44:00 Asset Acceptance LLC, PO Box 2036,
Warren, MI 48090-2036
9253770 EDI: ACCE.COM Apr 30 2008 06:44:00 Asset Acceptance LLC, PO Box 2039,
Warren, MI 48090-2039
9253775 +E-mail/PDF: bknotices@bankofthewest.com Apr 30 2008 11:17:14 Bank of the West,
1450 Treat Blvd., Walnut Creek, CA 94597-7579
9253777 E-mail/PDF: bknotices@bankofthewest.com Apr 30 2008 11:16:09 Bank of the West,
Collection Department, PO Box 4002, Concord, CA 94524-4002
9253785 EDI: CAPITALONE.COM Apr 30 2008 06:43:00 Capital One, PO Box 60000,
Seattle, WA 98190-6000
9253784 EDI: CAPITALONE.COM Apr 30 2008 06:43:00 Capital One, PO Box 25131,
Richmond, VA 23276-0001
9253786 +EDI: CAPITALONE.COM Apr 30 2008 06:43:00 Capital One, PO Box 85015,
Richmond, VA 23285-5015
9253783 +EDI: CAPITALONE.COM Apr 30 2008 06:43:00 Capital One, 1957 Westmoreland Road,
Richmond, VA 23276-0001
9253787 EDI: CAPITALONE.COM Apr 30 2008 06:43:00 Capital One Services, PO Box 85015,
Richmond, VA 23285-5015
9253796 EDI: CHASE.COM Apr 30 2008 06:44:00 Circuit City Stores, PO Box 100045,
Kennesaw, GA 30156-9245
9253804 +EDI: CCS.COM Apr 30 2008 06:44:00 Credit Collection Services, Two Wells Avenue,
Dept. 9134, Newton, MA 02459-3208
9253828 EDI: RESURGENT.COM Apr 30 2008 06:43:00 LVNV Funding, PO Box 10584,
Greenville, SC 29603-0584
9253835 EDI: BANKAMER2.COM Apr 30 2008 06:44:00 MBNA, PO Box 15027, Wilmington, DE 19850-5027
9253836 EDI: BANKAMER2.COM Apr 30 2008 06:44:00 MBNA, PO Box 15102, Wilmington, DE 19886-5102
9253834 EDI: TSYS2.COM Apr 30 2008 06:43:00 Macys, PO Box 4582, Carol Stream, IL 60197-4582
9253833 +EDI: TSYS2.COM Apr 30 2008 06:43:00 Macys, 9111 Duke Blvd., Mason, OH 45040-8999
9253832 +EDI: TSYS2.COM Apr 30 2008 06:43:00 Macys, 1345 South 52nd Street, Tempe, AZ 85281-6970
9253839 EDI: MID8.COM Apr 30 2008 06:44:00 Midland Credit Management, 5775 Roscoe Court,
San Diego, CA 92123-1356
9253840 EDI: MID8.COM Apr 30 2008 06:44:00 Midland Credit Management, Department 8870,
Los Angeles, CA 90084-8870
9253856 EDI: ASTAFUND.COM Apr 30 2008 06:44:00 Palisades, 210 Sylvan Ave.,
Englewood Cliffs, NJ 07632-2524
9253857 +EDI: ASTAFUND.COM Apr 30 2008 06:44:00 Palisades Collection LLC, 210 Sylvan Ave.,
Englewood, NJ 07632-2524
9253871 EDI: NEXTEL.COM Apr 30 2008 06:44:00 Sprint, PO Box 79357,
City of Industry, CA 91716-9357
9253872 EDI: WTRRN BANK.COM Apr 30 2008 06:44:00 Target, PO Box 1581, Minneapolis, MN 55440-1581
9253874 +EDI: RMSC.COM Apr 30 2008 06:44:00 The Home Depot, PO Box 103072, Roswell, GA 30076-9072
9253875 EDI: RMSC.COM Apr 30 2008 06:44:00 The Home Depot, PO Box 105980, Dept. 51,
Atlanta, GA 30353-5980
9253878 EDI: RMSC.COM Apr 30 2008 06:44:00 WalMart, PO Box 530938, Atlanta, GA 30353-0938

District/off: 0971-5
Case: 08-52078

User: ec
Form ID: B9A

Page 3 of 3
Total Served: 126

Date Rcvd: Apr 29, 2008

The following entities were served by electronic transmission (continued)

9253880 EDI: WTRWFNNB.COM Apr 30 2008 06:44:00 World Financial Network National Bank, PO Box 29177,
Shawnee Mission, KS 66201-9177

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9253762* +AlliedInterstate, Inc., 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7723
9253768* Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
9253769* Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
9253771* Asset Acceptance LLC, PO Box 2039, Warren, MI 48090-2039
9253776* +Bank of the West, 1450 Treat Blvd., Walnut Creek, CA 94597-7579
9253802* CRA Security Systems, PO Box 67555, Harrisburg, PA 17106-7555
9253829* LVNV Funding LLC, PO Box 10584, Greenville, SC 296030584
9253830* LVNV Funding LLC, PO Box 10584, Greenville, SC 296030584
9253831* LVNV Funding LLC, PO Box 10584, Greenville, SC 296030584
9253848* +NCO FIN/22, 507 Prudential Rd., Horsham, PA 19044-2308
9253850* +NCO Financial Group, 507 Prudential Road, Horsham, PA 19044-2368

TOTALS: 0, * 11

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2008

Signature:

